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University Emergency Loan (UEL) Guidance 2021/22

To apply for a University Emergency Loan you must read these guidance notes and contact a Student Funding Adviser in Student Wellbeing and Support by emailing: [studentfunding@marjon.ac.uk](mailto:studentfunding@marjon.ac.uk) to discuss your circumstances and reason for needing a loan.  
Depending on your circumstances you may be asked to provide 1-3 months bank statements before a loan is considered.

What is an Emergency Loan?A University Emergency Loan (UEL) from Plymouth Marjon University is available to help students who need extra financial support in emergency situations due to unforeseen events and who do not have any other means of financial support. It is also to help students whose student funding and/or benefits are delayed and need a loan to cover essential costs until their next payment is received.

Each request is assessed on an individual basis following a discussion with a Student Adviser via email, phone, Teams or in person to assess the situation and if an UEL is appropriate for the circumstance or if there is any further support we can offer.  
The maximum loan amount is £500, the amount of loan offered will depend on the individual situation and need.

If students are in financial hardship for longer periods it is advisable to apply to the University Hardship Fund. Please email [studentfunding@marjon.ac.uk](mailto:studentfunding@marjon.ac.uk) to be sent a copy of the University Hardship Fund application form and guidance notes.

Who can apply?International students, EU students and students from the Channel Islands or Isle of Man cannot apply for an UEL as the repayments must coincide with the termly Student Finance payments from the UK government. Please contact [studentfunding@marjon.ac.uk](mailto:studentfunding@marjon.ac.uk) for further help and advice.

When can I apply?Students can apply once fully enrolled on their course at the beginning of the Academic Year.   
The UEL closes in April just before the last student finance payment of the year for undergraduate students and at the end of May for postgraduate students.  
Any students in financial difficulty after this time need to contact [studentfunding@marjon.ac.uk](mailto:studentfunding@marjon.ac.uk) to discuss what other support can be offered.

Conditions of the University Emergency LoanBefore you apply for an Emergency Loan please make sure you have applied and taken out the maximum student finance/NHS funding available to you as well as utilised your student overdraft facility.   
First year on-campus students are unlikely to be considered for an UEL due to having secure accommodation and a DIS card (unless there is an exceptional/emergency circumstance.)

Conditions of the Repayment of Emergency LoansIf given a UEL you will need to confirm that you understand the conditions of repayment via email or by physically signing the payment form.   
Loan repayment dates are generally aligned with the expected dates of student finance payments but may be altered if a funding payment is late or if the student wishes to pay it back from another source e.g. wages on payday.   
  
Students that do not pay their loans back within the required timescale will be contacted by a Student Wellbeing and Support Student Adviser or the University Finance Department to find out when a payment can be expected.   
Students who are having difficulty paying back their loan are advised to contact [studentfunding@marjon.ac.uk](mailto:studentfunding@marjon.ac.uk) to discuss their situation.  
Please be aware that failure to repay or contact Finance and/or Student Funding regarding difficulties you have making a repayment may result in Finance pursuing recovering amounts via a debt collection agency.

If a student is issued a loan they will be sent a bank details form which will need to be filled out and sent to [finance@marjon.ac.uk](mailto:finance@marjon.ac.uk) in order for them to make the payment.  
Please be aware that payments can take up to 10 working days to reach a students bank account due to the external payment run being made once a week.

Finance will send you an invoice confirming the payment and options for repayment.   
When you are able to repay your loan, you can do so via the student portal: <http://www.marjon.ac.uk/students/pay>   
Please select the “Other “category when making payment for emergency loans.

Students who still have a UEL debt to the university may not be able to re-enrol on the following academic year or be able to graduate until this debt is cleared.   
A student must be enrolled for their student finance to be released so outstanding debts cannot be carried over to the next academic year.

Another UEL cannot be given to repay an existing university debt.